

Information to identify the case:

Debtor 1	<u>Jan Marasek</u>	Social Security number or ITIN	xxx-xx-8493
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joan Byron Marasek</u>	Social Security number or ITIN	xxx-xx-9370
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 08-30919-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jan Marasek

Joan Byron Marasek
aka Joan Byron

8/28/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jan Marasek
Joan Byron Marasek
Debtors

Case No. 08-30919-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Aug 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

db/jdb aty +Jan Marasek, Joan Byron Marasek, PO Box 101, Clarksburg, NJ 08510-0101
+Andrew John Calcagno, Calcagno & Associates, 213 South Avenue East, Cranford, NJ 07016-2985
acc +Bederson & Company LLP, 347 Mount Pleasant Avenue, West Orange, NJ 07052-2749
none +David A. Kasen, Kasen & Kasen, 1874 E. Marlton Pike, Suite 3, Cherry Hill, NJ 08003-2044
r Davis R. Chant, Chant Realtors, 106 Harford Street, Milford, PA 18337
cr +Manning, Caliendo & Thomson, P.A., Manning, Caliendo & Thomson, P.A., 8 Broad Street, Freehold, NJ 07728-1704
cr State of New Jersey, Department of Environmental P, 25 Market St, PO Box 093, Trenton, NJ 08625-0093
cr +Wilentz, Goldman & Spitzer As Creditor Pro Se, 90 Woodbridge Center Drive, Woodbridge, NJ 07095-1146
509418685 Andrew Reese, DAG, Division of Law, 25 Market St., PO Box 093, Trenton, NJ 08625-0093
509143449 +Calcagno & Garutto, 213 South Avenue E, Cranford, NJ 07016-2985
509431509 Dept of Environmental Protection, Att: Andrew Reese, RJ Hughes Justice Complex, 25 Market St, POB 093, Trenton, NJ 08625-0093
509143450 +Michael D. Schottland, t/a Schottland, Manning, Callendo &, Thomson, P.A., Stephen M. Bacigalupo, II, Esq., 36 West Main St., Freehold, NJ 07728-2261
509143451 New Jersey Equine Clinic PA, 279 Millstone Rd., Millstone Township, NJ 08510
509432115 State of N.J. Dept. of, Environmental Protection, Andrew Reese, DAG, Division of Law, PO Box 093, Trenton, NJ 08625-0093
509143452 +State of New Jersey, Department of Environmental Protection, Division of Fish & Wildlife, 401 East State St., P.O. Box 402, Trenton, NJ 08625-0402
509143454 +Wilentz, Goldman & Spitzer, 90 Woodbridge Center Drive, Woodbridge, NJ 07095-1146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bnc@russotrustee.com Aug 28 2017 22:38:13 Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 28 2017 22:37:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 28 2017 22:37:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
509564134 EDI: IRS.COM Aug 28 2017 22:23:00 Department of the Treasury, Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114
509143453 E-mail/Text: mmcpher@lawmmm.com Aug 28 2017 22:37:19 Waters, McPherson, McNeil, 300 Lighting Way, Secaucus, NJ 07094-3695

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

509646615* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: IRS, PO Box 21126, Philadelphia, PA 19114)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Aug 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew D. Reese on behalf of Creditor State of New Jersey, Department of Environmental Protection andrew.reese@dol.lps.state.nj.us
Anthony J. LaBruna, Jr. on behalf of Interested Party The United States of America anthony.labruna@usdoj.gov
David A. Kasen on behalf of Unknown Role Type David A. Kasen dkasen@kasenlaw.com
Deirdre Woulfe Pacheco on behalf of Creditor Wilentz, Goldman & Spitzer As Creditor Pro Se dpacheco@wilentz.com
Jay B. Feldman on behalf of Creditor Wilentz, Goldman & Spitzer As Creditor Pro Se jfeldman@hulseywynter.com
Jeanette F. Frankenberg on behalf of Unknown Role Type Anthony Coppola cmecf@sternlav.com
Linda S. Fossi on behalf of Creditor U.S. Bank Cust for Pro Capital I, LLC lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
Michael Sklar msklar@ajwillnerauctions.com
Theodore Liscinski, Jr. tedliscinski@aol.com, maureenhart@verizon.net
Theodore Liscinski, Jr. on behalf of Plaintiff Theodore Liscinski, Jr. tedliscinski@verizon.net, maureenhart@verizon.net
Theodore Liscinski, Jr. on behalf of Trustee Theodore Liscinski, Jr. tedliscinski@verizon.net, maureenhart@verizon.net
Vincent Paul Manning on behalf of Creditor Manning, Caliendo & Thomson, P.A. vmanning@freeholdlawyers.com

TOTAL: 13